

United States Bankruptcy Court
Eastern District of Virginia

In re Corinne C. Sykes

Debtor(s)

Case No. 17-73607-FJS
Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- Involuntary/Voluntary Petition [*Specify reason for amendment: _____*]
Check if applicable: Soc. Sec. No. amended. [**If applicable: An original, signed Official Form 121 was mailed/hand-delivered to the Clerk's office on _____.***]
 Summary of Your Assets and Liabilities (and Certain Statistical Information - Individuals Only)
 Declaration (Individuals - Form 106Dec) (Non-Individuals - Form 202)
 Schedule A/B - Property (*amended to add real property, reflect current values of Mass Mutual IRA and John Hancock 401(k)*)
 Schedule C - The Property You Claim as Exempt (*amended to reflect updated exemption amounts for the above-referenced accounts*)
 Schedule D - Creditors Who Hold Claims Secured by Property (See LBR 1009-1)
 Schedule E/F Creditors Who Have Unsecured Claims (See LBR 1009-1)
(\$31.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):
 Creditor(s) added Creditor(s) deleted
 Change in amounts owed or classification of debt
 No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
 Post-petition creditors added (Schedule of Unpaid Debts)

REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.

- Schedule G- Executory Contracts and Unexpired Leases
 Schedule H - Codebtors
 Schedule I - Your Income
 Schedule J - Your Expenses

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires this cover sheet together with a completed Official Form 121 - Statement About Your Social Security Numbers be electronically filed or submitted to the Clerk's Office for 'restricted' entry of the amended Social Security Number into the case record.]

- Statement of Financial Affairs
 Statement of Intention for Individuals Filing Under Chapter 7
 Chapter 11 List of Equity Security Holders
 Chapter 11: The List of Creditors Who Have the 20 Largest Unsecured Claims Against You Who Are Not Insiders
 Attorney's Disclosure of Compensation
 Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: **Perry & Anne Miles**.

Date: 11/20/2017

/s/ Kelly M. Barnhart

Kelly M. Barnhart

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **VSB #65246**

Mailing Address: **Kelly M. Barnhart**

Roussos, Glanzer & Barnhart PLC

580 E. Main Street, Suite 300

Norfolk, VA 23510

Telephone No.:

Fill in this information to identify your case:

Debtor 1	Corinne C. Sykes		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF VIRGINIA</u>			
Case number (if known)	<u>17-73607</u>		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)	\$ <u>1,539,400.00</u>
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <u>1,539,400.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <u>138,223.53</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <u>1,677,623.53</u>

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ <u>777,174.60</u>
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <u>777,174.60</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ <u>0.00</u>
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ <u>66,940.50</u>

Your total liabilities \$ 844,115.10

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	\$ <u>7,345.35</u>
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ <u>7,345.35</u>
5. Schedule J: Your Expenses (Official Form 106J)	\$ <u>8,366.23</u>
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ <u>8,366.23</u>

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Corinne C. Sykes

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	_____
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9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<u>+\$ 0.00</u>
9g. Total. Add lines 9a through 9f.	<u>\$ 0.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	Corinne C. Sykes	
	First Name	Middle Name
Debtor 2	Last Name	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA	
Case number	<u>17-73607</u>	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1

1705 Longwood Drive

Street address, if available, or other description

Norfolk VA 23508-0000
 City State ZIP Code

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?	Current value of the portion you own?
\$614,600.00	\$614,600.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Tenants by the entirety with the right of survivorship

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Primary residence;
GPIN: 1429107307;
Value based on city real estate tax assessment**

Debtor 1 Corinne C. Sykes**If you own or have more than one, list here:**

1.2

1612 49th Street

Street address, if available, or other description

Norfolk **VA** **23508-0000**

City

State

ZIP Code

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?\$165,000.00**Current value of the portion you own?**\$165,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Tenants by the entirety with the right of survivorship

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

GPIN: 1429203053;**If you own or have more than one, list here:**

1.3

778 W. 48th Street

Street address, if available, or other description

Norfolk **VA** **23508-0000**

City

State

ZIP Code

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?\$145,000.00**Current value of the portion you own?**\$145,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Tenants by the entirety with the right of survivorship

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

GPIN: 1429801123;

Debtor 1 Corinne C. Sykes**If you own or have more than one, list here:**

1.4

1618 W. 49th St

Street address, if available, or other description

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Norfolk VA 23508-0000

City

State

ZIP Code

Current value of the entire property?\$230,000.00**Current value of the portion you own?**\$230,000.00Norfolk City

County

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another _____

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

GPIN: 1429202093**If you own or have more than one, list here:**

1.5

1620 W. 49th Street

Street address, if available, or other description

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Norfolk VA 23508-0000

City

State

ZIP Code

Current value of the entire property?\$45,000.00**Current value of the portion you own?**\$45,000.00Norfolk City

County

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Tenants by the entirety with the right of survivorship

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

GPIN: 1429202032

Debtor 1 Corinne C. Sykes**If you own or have more than one, list here:**

1.6

1622 W. 49th Street

Street address, if available, or other description

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Norfolk VA 23508-0000

City

State

ZIP Code

Current value of the entire property?\$165,000.00**Current value of the portion you own?**\$165,000.00Norfolk City

County

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another _____

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

GPIN: 1429201072

If you own or have more than one, list here:

1.7

780 W. 48th Street

Street address, if available, or other description

What is the property? Check all that apply

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Norfolk VA 23508-0000

City

State

ZIP Code

Current value of the entire property?\$174,800.00**Current value of the portion you own?**\$174,800.00Norfolk City

County

Who has an interest in the property? Check one

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another _____

Check if this is community property
(see instructions)

Other information you wish to add about this item, such as local property identification number:

GPIN: 1429800163; Value based on city tax assessment - at time of filing had equitable interest in property (funds used to purchase property that were tenants by the entirety and was supposed to be titled in debtor's name with husband; deed of gift post-petition executed to correct ownership identification)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$1,539,400.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Corinne C. Sykes**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- No
 Yes

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories*Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware

- No
 Yes. Describe.....

4 chairs (\$100); 2 sofas (\$200); 2 loveseats (\$100); 2 end tables (\$10); 1 coffee table (\$20); 1 clock (\$45); 4 lamps (\$100); 1 book case (\$15); window dressings (\$105); dining room table & Chairs (\$350); China cabinet (\$150); washer (\$250); dryer (\$250); oven (\$200); microwave (\$160); refrigerator (\$130); glass dishes (\$40); China (\$100); pots & pans (\$180); beds & bedding (\$300); night tables (\$100); dressers (\$200); chest of drawers (\$300)

\$1,702.50

7. Electronics*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- No
 Yes. Describe.....

iPhone (\$290); 1 TV (\$200); 1 telephone (\$120)

\$610.00

8. Collectibles of value*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- No
 Yes. Describe.....

9. Equipment for sports and hobbies*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- No
 Yes. Describe.....

10. Firearms*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- No
 Yes. Describe.....

11. Clothes*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- No

Debtor 1 Corinne C. Sykes Yes. Describe.....

Miscellaneous clothing	\$1,000.00
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12. Jewelry*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....

Engagement ring & wedding band	\$25,000.00
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gold and silver bracelets, earrings & necklaces	\$1,000.00
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13. Non-farm animals*Examples:* Dogs, cats, birds, horses No Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$29,312.50**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....

Cash	\$400.00
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17. Deposits of money*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

17.1. Checking	BB&T; Acct. ending in 7828	\$7.37
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18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them.....

Name of entity:

% of ownership:

Debtor 1 Corinne C. Sykes**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

401(k)John Hancock; Acct. ending in 830\$28,991.62IRAMass Mutual Financial Group; Acct. ending in
3907\$79,512.04**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?**

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....pro-rated 2017 federal tax refundFederalUnknown

Debtor 1 Corinne C. Sykes**pro-rated 2017 state tax refund****State****Unknown****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No
 Yes. Give specific information.....

30. Other amounts someone owes you*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
 Yes. Give specific information..

31. Interests in insurance policies*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No
 Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- No
 Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information..

Potential inheritance**Unknown****36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$108,911.03****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.
 Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- No. Go to Part 7.
 Yes. Go to line 47.

Debtor 1 Corinne C. Sykes**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above****53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

 No Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$1,539,400.00
56. Part 2: Total vehicles, line 5	\$0.00
57. Part 3: Total personal and household items, line 15	\$29,312.50
58. Part 4: Total financial assets, line 36	\$108,911.03
59. Part 5: Total business-related property, line 45	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	\$0.00
62. Total personal property. Add lines 56 through 61...	\$138,223.53
	Copy personal property total
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$1,677,623.53

Fill in this information to identify your case:

Debtor 1	Corinne C. Sykes		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF VIRGINIA</u>			
Case number (if known)	<u>17-73607</u>		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
1705 Longwood Drive Norfolk, VA 23508 Norfolk City County Primary residence; GPIN: 1429107307; Value based on city real estate tax assessment Line from <i>Schedule A/B</i> : 1.1	\$614,600.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
1705 Longwood Drive Norfolk, VA 23508 Norfolk City County Primary residence; GPIN: 1429107307; Value based on city real estate tax assessment Line from <i>Schedule A/B</i> : 1.1	\$614,600.00	<input checked="" type="checkbox"/> \$614,599.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688
1612 49th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429203053; Line from <i>Schedule A/B</i> : 1.2	\$165,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
1612 49th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429203053; Line from <i>Schedule A/B</i> : 1.2	\$165,000.00	<input checked="" type="checkbox"/> \$164,999.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
778 W. 48th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429801123; Line from Schedule A/B: 1.3	\$145,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
778 W. 48th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429801123; Line from Schedule A/B: 1.3	\$145,000.00	<input checked="" type="checkbox"/> \$144,999.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688
1618 W. 49th St Norfolk, VA 23508 Norfolk City County GPIN: 1429202093 Line from Schedule A/B: 1.4	\$230,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
1618 W. 49th St Norfolk, VA 23508 Norfolk City County GPIN: 1429202093 Line from Schedule A/B: 1.4	\$230,000.00	<input checked="" type="checkbox"/> \$229,999.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688
1620 W. 49th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429202032 Line from Schedule A/B: 1.5	\$45,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
1620 W. 49th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429202032 Line from Schedule A/B: 1.5	\$45,000.00	<input checked="" type="checkbox"/> \$44,999.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688
1622 W. 49th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429201072 Line from Schedule A/B: 1.6	\$165,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
1622 W. 49th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429201072 Line from Schedule A/B: 1.6	\$165,000.00	<input checked="" type="checkbox"/> \$164,999.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688
780 W. 48th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429800163; Value based on city tax assessment - at time of filing had equitable interest in property (funds used to purchase property that were tenants by the entirety and was supposed to be Line from Schedule A/B: 1.7	\$174,800.00	<input checked="" type="checkbox"/> \$51,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688
4 chairs (\$100); 2 sofas (\$200); 2 loveseats (\$100); 2 end tables (\$10); 1 coffee table (\$20); 1 clock (\$45); 4 lamps (\$100); 1 book case (\$15); window dressings (\$105); dining room table & Chairs (\$350); China cabinet (\$150); washer (\$250); dryer (\$250); Line from Schedule A/B: 6.1	\$1,702.50	<input checked="" type="checkbox"/> \$1,702.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
iPhone (\$290); 1 TV (\$200); 1 telephone (\$120) Line from Schedule A/B: 7.1	<u>\$610.00</u>	<input checked="" type="checkbox"/> \$320.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4a)
iPhone (\$290); 1 TV (\$200); 1 telephone (\$120) Line from Schedule A/B: 7.1	<u>\$610.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Miscellaneous clothing Line from Schedule A/B: 11.1	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4)
Engagement ring & wedding band Line from Schedule A/B: 12.1	<u>\$25,000.00</u>	<input checked="" type="checkbox"/> \$25,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(1a)
gold and silver bracelets, earrings & necklaces Line from Schedule A/B: 12.2	<u>\$1,000.00</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Cash Line from Schedule A/B: 16.1	<u>\$400.00</u>	<input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Checking: BB&T; Acct. ending in 7828 Line from Schedule A/B: 17.1	<u>\$7.37</u>	<input checked="" type="checkbox"/> \$7.37 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
401(k): John Hancock; Acct. ending in 830 Line from Schedule A/B: 21.1	<u>\$28,991.62</u>	<input checked="" type="checkbox"/> \$28,991.62 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-34
IRA: Mass Mutual Financial Group; Acct. ending in 3907 Line from Schedule A/B: 21.2	<u>\$79,512.04</u>	<input checked="" type="checkbox"/> \$79,512.04 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-34
Federal: pro-rated 2017 federal tax refund Line from Schedule A/B: 28.1	<u>Unknown</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
State: pro-rated 2017 state tax refund Line from Schedule A/B: 28.2	<u>Unknown</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4
Potential inheritance Line from Schedule A/B: 35.1	<u>Unknown</u>	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-4

3. **Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:

Debtor 1	Corinne C. Sykes		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF VIRGINIA</u>			
Case number (if known)	<u>17-73607</u>		

Check if this is an amended filing

Official Form 106D**Schedule D: Creditors Who Have Claims Secured by Property****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

<i>Column A</i>	<i>Column B</i>	<i>Column C</i>
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion if any
\$119,152.35	\$145,000.00	\$0.00

2.1 Ditech Financial, LLC

Creditor's Name

P.O. Box 6172
Rapid City, SD
57709-6172

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

778 W. 48th Street Norfolk, VA
23508 Norfolk City County
GPIN: 1429801123;

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **First Mortgage**

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred 2014**Last 4 digits of account number** 7710**2.2 NationStar Mortgage**

Creditor's Name

P.O. Box 650783
Dallas, TX 75265

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

1622 W. 49th Street Norfolk, VA
23508 Norfolk City County
GPIN: 1429201072

\$231,950.47**\$165,000.00****\$66,950.47**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **First Mortgage**

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred 2013**Last 4 digits of account number** 2249

Debtor 1 **Corinne C. Sykes**

First Name

Middle Name

Last Name

Case number (if known)

17-73607

2.3 Perry & Anne Miles

Creditor's Name

**5320 Studeley Ave.
Norfolk, VA 23508**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$112,516.00

\$174,800.00

\$0.00

See Schedule A/B for description of collateral- insufficient available space to include on this schedule.

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Deed of Trust**

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

Date debt was incurred _____

Last 4 digits of account number _____

2.4 PNC Bank

Creditor's Name

**P.O. Box 3180
Pittsburgh, PA
15230-3180**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$177,288.10

\$614,600.00

\$0.00

**1705 Longwood Drive Norfolk, VA
23508 Norfolk City County
Primary residence;
GPIN: 1429107307;
Value based on city real estate tax assessment**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset) **Home Equity Line of Credit**

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim relates to a community debt**

Date debt was incurred **6/15/2005**

Last 4 digits of account number **1130**

2.5 PNC Mortgage

Creditor's Name

**P.O. Box 8703
Dayton, OH 45401-8703**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

\$38,530.50

\$614,600.00

\$0.00

**1705 Longwood Drive Norfolk, VA
23508 Norfolk City County
Primary residence;
GPIN: 1429107307;
Value based on city real estate tax assessment**

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Debtor 1 **Corinne C. Sykes**

First Name

Middle Name

Last Name

Case number (if known)

17-73607

Check if this claim relates to a community debt

Other (including a right to offset) **Mortgage**

Date debt was incurred **4/21/2004**

Last 4 digits of account number **7272**

2.6 SunTrust Mortgage

Creditor's Name

**P.O. Box 26149
Richmond, VA
23260-6149**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**1612 49th Street Norfolk, VA 23508
Norfolk City County
GPIN: 1429203053;**

\$97,737.18

\$165,000.00

\$0.00

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset) **First Mortgage**

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred **2004**

Last 4 digits of account number **4155**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$777,174.60

If this is the last page of your form, add the dollar value totals from all pages.

\$777,174.60

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	Corinne C. Sykes		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)	17-73607		

Check if this is an amended filing

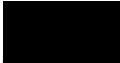
Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Corinne C. Sykes

Corinne C. Sykes
Signature of Debtor 1

Date 11/20/2017

X

Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1	Corinne C. Sykes		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)	<u>17-73607</u>		

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No
 Yes. Fill in the details.

Debtor 1	Gross income (before deductions and exclusions)	Debtor 2	Gross income (before deductions and exclusions)
Sources of income Check all that apply.		Sources of income Check all that apply.	
From January 1 of current year until the date you filed for bankruptcy: <input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$4,370.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

Debtor 1 Corinne C. Sykes

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<input type="checkbox"/> Wages, commissions, bonuses, tips	\$11,666.10	<input type="checkbox"/> Wages, commissions, bonuses, tips	
<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
For last calendar year: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips *Figure includes income received from the sale of 1629 W. 49th Street, Norfolk, VA 23508 \$42,389.00*	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	■ Operating a business	<input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips \$25,529.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	■ Operating a business	<input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- No
 Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Gross Sale Value - 217 W. 35th Street		\$115,000.00

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.
 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
------------------------------------	-------------------------	--------------------------	-----------------------------	---------------------------------

Debtor 1 Corinne C. Sykes

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
PNC Mortgage P.O. Box 8703 Dayton, OH 45401	8/2017: \$3,112.06; 9/2017: \$3,112.06; and 10/2017: \$3,112.06	\$9,336.18	\$38,530.50	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- No
 Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- No
 Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No
 Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Discover Bank v. Corrine Sykes GV17000118-00	Warrant in Debt	Norfolk General District Court 150 St. Pauls Blvd. Norfolk, VA 23510	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Default judgment obtained on 2/7/2017

Consumer Litigation Associates v. Corinne Sykes CL1700012B-04	Contract Action	Newport News Circuit Court 2500 Washington Ave. Newport News, VA 23607	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
TD Bank, USA, N. A. v. Corinne Sykes GV17012772-00	Warrant in Debt	Norfolk General District Court 150 St. Pauls Blvd. Norfolk, VA 23510	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Judgment obtained on 6/1/2017

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- No. Go to line 11.
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
Explain what happened			

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
Explain what happened			

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Old Dominion University 5115 Hampton Blvd. Norfolk, VA 23529	monetary contributions	Jan. 2017 - present	\$3,375.00
Charities	monetary contributions	2016	\$1,850.00
Charities	monetary contributions	2015	\$3,750.00

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- No
 Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			

Debtor 1 Corinne C. Sykes**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Roussos Glanzer & Barnhart, PLC 580 E. Main Street Suite 300 Norfolk, VA 23510	11/29/2016: \$1,000.00 towards court costs and attorney's fees; and 8/14/2017: \$1,500.00 towards court costs and attorney's fees	11/29/2016; 8/14/2017	\$2,500.00
Cricket Debt Counseling 219 SE Stark Street, Suite 200 Portland, OR 97204	credit counseling course	5/24/2017	\$22.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	---	-----------------------------------	-------------------

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

Debtor 1 Corinne C. Sykes

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			
MAC Conglomerate, LLC 217 W. 35th Street Norfolk, VA 23504	217 W. 35th Street, Norfolk, VA 23504; Value: \$115,000	Sale price: \$115,000 - lien against property in favor of Mr. Miles (approximately \$50,000) released and funds used to purchase 780 W. 48th St., Norfolk, VA, subject to lien in favor of Perry Miles (\$112,516) - a portion of the sales proceeds used to purchase property at approximately \$75,000 and balance went to repairs needed on 780 W. 48th St.; obligations owed to Mr. Miles consolidated into one loan secured by 780 W. 48th St., with the deed of trust with balance at time of filing \$108,257.11	May 2017
third party			
Anthony Lena 1629 W. 49th Street Norfolk, VA 23508	1629 W. 49th Street Norfolk, VA 23508 GPIN: 1428292815 Value: \$205,000.00	Sale price: \$205,000.00	March 2016
third party			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No
 Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No
 Yes. Fill in the details.

Name of Storage Facility
 Address (Number, Street, City, State and ZIP Code)

Who else has or had access to it?
 Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No
 Yes. Fill in the details.

Owner's Name
 Address (Number, Street, City, State and ZIP Code)

Where is the property?
 (Number, Street, City, State and ZIP Code)

Describe the property

Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
 Yes. Fill in the details.

Name of site
 Address (Number, Street, City, State and ZIP Code)

Governmental unit
 Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- No
 Yes. Fill in the details.

Name of site
 Address (Number, Street, City, State and ZIP Code)

Governmental unit
 Address (Number, Street, City, State and ZIP Code)

Environmental law, if you know it

Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No
 Yes. Fill in the details.

Case Title
 Case Number

Court or agency
 Name
 Address (Number, Street, City, State and ZIP Code)

Nature of the case

Status of the case

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)

- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.

- Yes. Check all that apply above and fill in the details below for each business.

Business Name
Address
(Number, Street, City, State and ZIP Code)

Describe the nature of the business

Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.

Dates business existed

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
- Yes. Fill in the details below.

Name
Address
(Number, Street, City, State and ZIP Code)

Date Issued

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Corinne C. Sykes

Corinne C. Sykes

Signature of Debtor 1

Signature of Debtor 2Date 11/20/2017

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	Corinne C. Sykes		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF VIRGINIA		
Case number (if known)	17-73607		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
---	---	---

Creditor's name:

Description of property securing debt:
778 W. 48th Street Norfolk, VA
23508 Norfolk City County
GPIN: 1429801123;

Surrender the property.

No

Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]:
maintain and pay

Creditor's name:

Description of property securing debt:
1622 W. 49th Street Norfolk, VA
23508 Norfolk City County
GPIN: 1429201072

Surrender the property.

No

Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Retain the property and [explain]:
maintain and pay

Creditor's name:

Description of See Schedule A/B for description of collateral-

Surrender the property.

No

Retain the property and redeem it.
 Retain the property and enter into a *Reaffirmation Agreement*.

Yes

Debtor 1 Corinne C. Sykes

Case number (if known) 17-73607

property securing debt: **insufficient available space to include on this schedule.**

- Retain the property and [explain]:
maintain and pay

Creditor's name: **PNC Bank**

Description of property securing debt: **1705 Longwood Drive Norfolk, VA 23508 Norfolk City County Primary residence; GPIN: 1429107307; Value based on city real estate tax assessment**

- Surrender the property. No
 Retain the property and redeem it. Yes
 Retain the property and enter into a *Reaffirmation Agreement*.

- Retain the property and [explain]:

maintain and pay

Creditor's name: **PNC Mortgage**

Description of property securing debt: **1705 Longwood Drive Norfolk, VA 23508 Norfolk City County Primary residence; GPIN: 1429107307; Value based on city real estate tax assessment**

- Surrender the property. No
 Retain the property and redeem it. Yes
 Retain the property and enter into a *Reaffirmation Agreement*.

- Retain the property and [explain]:

maintain and pay

Creditor's name: **SunTrust Mortgage**

Description of property securing debt: **1612 49th Street Norfolk, VA 23508 Norfolk City County GPIN: 1429203053;**

- Surrender the property. No
 Retain the property and redeem it. Yes
 Retain the property and enter into a *Reaffirmation Agreement*.

- Retain the property and [explain]:
maintain and pay

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

No

Description of leased Property:

Yes

Lessor's name:

No

Debtor 1 **Corinne C. Sykes**

Case number (*if known*) **17-73607**

Description of leased
Property:

Yes

Lessor's name:
Description of leased
Property:

No

Yes

Lessor's name:
Description of leased
Property:

No

Yes

Debtor 1 Corinne C. Sykes

Case number (*if known*) 17-73607

Part 3: **Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X /s/ Corinne C. Sykes
Corinne C. Sykes
Signature of Debtor 1

X _____
Signature of Debtor 2

Date 11/20/2017

Date _____